

IN THE UNITED STATES BANKRUPTCY COURT, DISTRICT OF PUERTO RICO

IN RE: PEDRO MANUEL MONTANEZ RIVERA
CARMEN DELIA BORGES RODRIGUEZ

Bankruptcy Number:13-07032-MCF
Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION

| | |
|--|--|
| Petition Filing Date: 08/29/2013 | First Meeting Date: 10/03/2013 at 8:00AM |
| Days From Petition Date: 69 | 341 Meeting Date: 11/05/2013 at 1:00PM |
| 910 Days Before Petition: 03/03/2011 | Confirmation Hearing Date: 11/08/2013 at 1:30PM |
| Chapter 13 Plan Date: 08/29/2013 <input type="checkbox"/> Amended | Plan Base: \$11,850.00 Plan Docket # 2 |
| This is Debtor(s) 1 Bankruptcy petition. | This is the 2 scheduled meeting. |
| Payment(s) <input checked="" type="checkbox"/> Received or <input type="checkbox"/> Evidence shown at meeting: | Total Paid In: \$300.00 |
| Check/MO# _____ | |
| Date: _____ | Amount: \$ _____ |

*APPEREANCES: Telephone Video Conference

Debtor: Present Absent ID & Soc. OK Joint Debtor: Present Absent ID & Soc. OK

Examined Not Examined under Oath Examined Not Examined under Oath

Attorney for Debtor(s): Not Present Present

Name of Attorney Present (Other than Attorney of Record): **R. NUNEZ**

Pro-se

Creditor(s) Present None

MELCHOR FIRST BANK *

*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **ROBERTO FIGUEROA CARRASQUILL***

Total Agreed: **\$3,000.00** Paid Pre-Petition: **\$238.00** Outstanding (Through the Plan): **\$2,762.00**

***TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING**

| | |
|--|---|
| Debtor(s) Income is (are) <input type="checkbox"/> Under <input checked="" type="checkbox"/> Above Median Income | Liquidation Value: \$ 0.00 |
| Commitment Period is <input type="checkbox"/> 36 months <input checked="" type="checkbox"/> 60 months §1325(b)(1)(B) | Projected Disp. Inc.: \$ 0.00/ TBD |
| The Trustee: <input type="checkbox"/> NOT OBJECTS <input checked="" type="checkbox"/> OBJECTS Plan Confirmation | Gen. Uns. Approx. Dist.: 23.14 % |

§341 Meeting CONTINUED NOT HELD CLOSED HELD OPEN FOR ____ DAYS

§341 Meeting Rescheduled for: _____

Comments:

*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]

Debtor has failed to submit paystubs for the 6 month period prior to the filing of the case. Trustee to verify income (Schedule I and Means Test) once these documents are submitted.

Joint Debtor must submit first paystub for the month of June 2013.

[1325(b)(1)(B)] Projected Disposable Income – Debtor(s) fails to apply projected disposable income, to be received during applicable commitment period, to make payments to unsecured creditors under the plan. [1322(a)(1)]

- Fails to provide to devote future income tax refunds to fund the plan.

*OTHER COMMENTS / OBJECTIONS

Doral and BPPR, secured creditors provided for in the plan, are yet to file their claims. Said creditors will not participate from the disbursements until they file their claims.

/s/ Jose R. Carrion, Esq. Meeting Date: Nov 05, 2013

Trustee

/s/ Nannette Godreau, Esq.

Presiding Officer